

President wants to pass authorizing legislation which would allow the National Restaurant Association, to take an example, to contract with insurance companies nationally, and then any restaurant that joined the National Restaurant Association would become like the little division of a big company. If we had that in place, my brother could join the National Restaurant Association and his employees would get health insurance on the same terms and same conditions as if they were employees of, let us say, Anheuser-Busch, a fine company headquartered in St. Louis, or Hallmark, a great company headquartered in Kansas City.

Why should they not be able to do it? It would reduce the cost of health insurance to small businesses, conservatively speaking, 10 to 20 percent. It would make it available to millions of small businesspeople who currently have no insurance at all, and millions of others would get better health insurance because the costs would go down and the quality would go up. It would create competition in the small group market that currently does not exist.

Here is another thing that working people in small businesses or big businesses will be pleased about, and it does not cost anything because it is not a Government program. It is empowering small businesspeople and farmers to do the same as their colleagues who work for big companies already can do.

The President has strongly supported this measure. It has passed in the House by a huge bipartisan vote. We pushed it further than ever before in the Senate. I think next year we are going to get it, and we will reduce the number of uninsured by getting more people good quality private health insurance which reflects what they want in health insurance instead of what the Government condescends to give them. It is not going to cost the taxpayers anything. Or we could pursue Senator KERRY's plan, which will cost the taxpayer, by two different estimates, one \$1.5 trillion and the other \$1.25 trillion. It will not even insure everybody who is uninsured. It is basically a vast expansion of Medicaid.

I have supported expanding Medicaid to cover people who are unemployed or people who cannot get insurance any other way. I believe that is our responsibility as a society. But if we can help people get health insurance on their own, why should we not do it? That is the President's approach.

Something else the President wants to do is he wants to reduce the costs that are driving health care by passing reasonable liability insurance reform to prevent frivolous or abusive lawsuits. I hear about nothing more often in Missouri than the whole question of liability reform, reforming our liability system so we can prevent the frivolous or abusive lawsuits that are driving up costs all over my State and States across the country.

I was in Chillicothe, MO, a couple of weeks ago. The last OB/GYN shut down, moved. You can't get a baby delivered anymore in Chillicothe because of the rising cost of malpractice insurance that we all pay.

I was visited the other day by a group that is involved in providing services in building facilities for seniors—assisted living and skilled nursing facilities. They were complaining because the cost—from the time they decided to build until the time they are building, the cost of their liability insurance went up. I think it was from \$200,000 to \$1.5 million a year.

The people of Missouri know who is paying those costs. It is getting passed on to them. We see it in the cost of health insurance premiums. We see it in the pressure on the Medicare and Medicaid budget.

We can have a reasonable reform that prevents that. It doesn't have to be all or nothing at all. It doesn't have to be a system where either we allow abusive and frivolous lawsuits that are driving up costs or we don't allow recovery at all. We can do what we did for hundreds of years, which is have a system that fully allows recovery for people who are injured through negligence to the extent of their injury but doesn't allow actions that drive up costs on behalf of frivolous lawsuits or huge awards or settlements that are out of relation to any damage that is actually done.

The President wants reform of that. So do the people of Missouri. They are aware of this issue. It got filibustered. The President supports reform and Senator KERRY supported the filibuster.

Let me just say, there are a lot of things we can do on a commonsense, bipartisan basis to reduce the costs of health care in this country. The more you reduce the cost of health care without affecting quality or access, the more people will be able to get health insurance, the more people will be able to get health care. That is what we have to do.

It is time to stop treating this as if, depending on which side of the aisle you are on, you either want or do not want people to have health care. I have never met a serious political leader in either party who did not want the people of this country to have health care. The question is how we are going to go about it.

One of the things I like about the President's proposal is he has decided to get away from deeply ideological solutions and to do what makes common sense, to take steps each of which will substantially improve the situation and put us in a better position and then open up options for other things we can do. It is what we need to do. I am convinced if we set politics aside, and we can once we get past this election and pursue those measures for reform, we will pass them and not only pass them but pass them with bipartisan majorities.

With regard to the bill for national insurance pools for small businesses,

small business health plans, that bill has repeatedly passed the House with a bipartisan majority and it can here as well. I am hopeful that it will, after the elections this fall.

We live in interesting times. There are a lot of key issues we are confronting. I continue to be optimistic. This war in Iraq is difficult. Wars are always difficult—the sacrifices, the heroism of the people of this country and their resolve, and then the men and women in the America's military who are a model for us all. They are writing another glorious chapter in the story of freedom that really is the story of the American fighting man and woman. The spread of freedom in the 20th century was the story of the American soldier all over the world making a reality, for other people as well as for this country, the ideals on which this Nation is based.

We saw another example of the power of those ideals today in the House of Representatives. It was an honor to be there and a pleasure to take a few minutes to recall what we all heard.

I thank the Senate for its indulgence, and I yield the floor.

I suggest the absence of a quorum.

The ACTING PRESIDENT pro tempore. The clerk will call the roll.

The legislative clerk proceeded to call the roll.

Mr. ENSIGN. Mr. President, I ask unanimous consent that the order for the quorum call be rescinded.

The PRESIDING OFFICER (Mr. GRAHAM of South Carolina). Without objection, it is so ordered.

The senior Senator from Nevada has a question.

Mr. REID. Mr. President, will the Senator withhold just for a brief unanimous consent request?

Mr. President, morning business expires in how much more time?

The PRESIDING OFFICER. There is 7½ minutes.

EXTENSION OF MORNING BUSINESS

Mr. REID. Mr. President, I am wondering if we should extend the time until 12:30. I ask unanimous consent that be the agreement, and that it not be evenly split. Whoever comes here should be able to speak.

The PRESIDING OFFICER. Is there objection to extending morning business until 12:30?

Without objection, it is so ordered.

ORDER FOR RECESS

Mr. McCONNELL. Mr. President, I ask unanimous consent that the Senate stand in recess from 12:30 until 2 o'clock.

The PRESIDING OFFICER. Without objection, it is so ordered.

STAYING THE COURSE IN IRAQ

Mr. ENSIGN. Mr. President, I wish to speak just for a few minutes this morning, especially in light of the wonderful

speech we heard from the interim Prime Minister of Iraq, Mr. Allawi.

I had the tremendous privilege, back in June, to meet with Mr. Allawi.

I found him to be very articulate and a true visionary for his country. This is a man who has a target marked on his chest and on his back wherever he will go in the world. It is critical that we do everything we can, along with the Iraqi security forces, to protect him and other leaders there. They are truly in the line of fire. There are many who would want to assassinate Mr. Allawi because they do not want to see freedom and democracy progress in Iraq.

The speech Prime Minister Allawi gave this morning was heartfelt. You could tell he appreciated what America and Americans families, along with our coalition partners, have sacrificed for the liberation of Iraq. Mr. Allawi made reference to a few things which I believe, as a country, we need to acknowledge. The only way for the terrorists and the insurgents to win is if America loses its way and loses its will.

Terrorists look for ways to disrupt and to win over public opinion because they know they cannot win militarily. We have not lost a single battle or military engagement in the last 3 years in Iraq or Afghanistan. Our military is so superior that the battles are not even close. We win every single one. So the terrorists know that the only way they can win is if they succeed in shifting public opinion back here at home. That is what the purpose of the terrorist attacks in Spain. They wanted to shift public opinion far enough to incite change, which they succeeded at doing. It decided the Spanish election and prompted Spain to pull out of Iraq.

We have to send a strong signal. Whether you are Republican or Democrat, whether you are for the war or against the war, it is critical that we as Americans stand together and send a message overseas, the way our foreign policy to do. We used to stand together as Republicans and Democrats and say partisanship stopped at the water's edge. We once again need to assert that ideal. We need to say to those who would come against us who would rise against the spread of freedom, the opportunity for people to live and worship how they want to and have the freedoms that we enjoy in many parts of the world—we need to say very clearly that we will not allow them to win. We will not allow this radical form of Islam to take over the world.

There is a battle of cultures. We must realize that. The radicals, the ones who want to win the hearts and minds of most of the Muslims around the world, are a small percentage. But we cannot allow them to win at this point. It is critical that we stay strong. We must send a message that our resolve is not going to waiver. We are not going to allow this to affect our elections. We are not going to allow terrorists to win here in the United States.

There are people—and they are good Americans, solid Americans—who are

against this war, who have been against it since the beginning. I plead with those in our country to look at the message that division in our country sends to those who would attack us, who would come against us. The old saying “united we stand, divided we fall” is as true today as it has always been. The more we show that we are united in this global war on terrorism, the less likelihood that the terrorists will continue. The terrorists must see that public opinion cannot be shifted because of the latest bombing or the latest beheading or any other horrific acts they may try to inflict on us. The more apparent our unity, the stronger our resolve, the less chance they will have to recruit new, young volunteers as suicide bombers. The less money they will be able to recruit from wealthy people around the world who are financing some of these activities.

We are in the middle of a Presidential election. We realize that. It is important that we have strong, steady leadership, leadership that I believe we have in President Bush. It is at a time of criticality to our country and our foreign policy that our leadership carry us through the next few years and send a message to the rest of the world that we are going to stand strong, that we are going to stay the course.

Let me conclude with this: There are naysayers who believe democracy cannot work in the Middle East, that the only type of governments they can have over there are either dictatorships or some type of a religious theocracy. Prime Minister Allawi clearly addressed that today and spoke on behalf of the Iraqi people hungering for freedom and democracy. We must be successful in helping them to achieve that. Staying the course, whatever it takes, is critical not only for Iraq but for the larger global war on terrorism and to our own security here at home.

If we weren't fighting in Iraq, I can guarantee you, we would be fighting here against terrorists on our own soil. Our military is much more prepared for that battle than our civilians are. We are in a dangerous, different world today. We must realize that.

I yield the floor and suggest the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The assistant legislative clerk proceeded to call the roll.

Mr. MCCAIN. Mr. President, I ask unanimous consent that the order for the quorum call be rescinded.

The PRESIDING OFFICER. Without objection, it is so ordered.

RECESS

The PRESIDING OFFICER. Under the previous order, the Senate stands in recess until 2 p.m.

Thereupon, the Senate, at 12:29 p.m., recessed until 2 p.m. and reassembled when called to order by the Presiding Officer (Mr. ALEXANDER).

The PRESIDING OFFICER. In my capacity as a Senator from the State of

Tennessee, I suggest the absence of a quorum. The clerk will call the roll.

The assistant legislative clerk proceeded to call the roll.

Mr. NELSON of Florida. Mr. President, I ask unanimous consent that the order for the quorum call be rescinded.

The PRESIDING OFFICER. Without objection, it is so ordered.

Mr. NELSON of Florida. I ask unanimous consent that I be permitted to speak for 7 minutes as if in morning business.

The PRESIDING OFFICER. Without objection, it is so ordered.

HURRICANE DAMAGE IN FLORIDA

Mr. NELSON of Florida. Mr. President, if it were not bad enough that Florida has been hit by three hurricanes in a row—my family has lived in Florida for 175 years, and I cannot remember where two huge hurricanes hit the State back to back, much less do I think that the history books would record that three major hurricanes have hit any State in succession. But if that were not enough, there is now a hurricane out in the Atlantic named Jeanne that has killed already well over 1,000 people in the nation of Haiti, when it was only a tropical storm. It took a northward turn into the Atlantic, has looped around, and is now taking a westward path directly for the peninsula of Florida.

If this hurricane continues at 100 miles an hour, albeit in terms of what we have already experienced with the first one—Hurricane Charley was 145 miles an hour coming right off the Gulf of Mexico up Charlotte Harbor to ground zero at Punta Gorda, and we know what the magnitude of those winds can do, nevertheless a hurricane at 100 miles an hour coming back on to the coast of Florida, which has already been racked by two other hurricanes, from the southwest, Charley, and from the southeast, Frances, one can imagine the additional misery that our people are going to suffer.

So this leads me to my point. Last week we were on the Department of Homeland Security appropriations bill. I battled to get recognition for what had not been requested by the White House, which was for Florida agriculture to be compensated. Thanks to the chairman of the committee, he finally accepted my amendment for \$70 million for the Red Cross. The Red Cross has been doing a marvelous job, as has the Salvation Army, but the Red Cross ran out of money. They had to go out and borrow \$10 million. So we still have that working in the conference committee on homeland security before we can bring it to final passage, but we are going to have to have plenty more funds.

I just received a shocking report on the destruction to the Pensacola Naval Air Station by Hurricane Ivan that was not only hit with winds sustained at 138 miles an hour coming off the Gulf of Mexico but also a tidal surge. We